

A Great International Committee

A List of Representatives of Life Insurance Policy Holders That Will Go Far Toward Tempering the Present Distrust



CARDINAL GIBBONS.



BISHOP C. C. MCCABE.



GOVERNOR N. C. BLANCHARD.



GOVERNOR PENNYPACKER.



GOVERNOR J. F. JOHNSTON.



GOVERNOR J. F. HANLY.



GOVERNOR HENRY ROBERTS.

THE most recent move in connection with the life insurance revolution is the formation of the international policy holders' committee. By means of this organization the policy holders of the Mutual and the New York Life companies will have the opportunity, beginning Dec. 18 next, to undertake the management of those two institutions. This step is in conformity with the action already taken by the European policy holders. Representatives from the committee recently appointed in Great Britain, France and Germany will be assigned places on the international body and all future action will be synchronous.

The makeup of the American portion of the committee fairly bristles with distinguished names. Among those who have consented to serve are no less than six governors of states—Napoleon B. Broward of Florida, Newton C. Blanchard of Louisiana, J. Frank Hanly of Indiana, John A. Johnson of Minnesota, Samuel W. Pennypacker of Pennsylvania and Henry Roberts of Connecticut. This is a remarkably dignified list of representation, but the clerical contingent is quite as imposing. James Cardinal Gibbons and Bishop Charles C. McCabe of the Methodist Episcopal church are among the eminent churchmen who were given places on the committee. Judge George Gray of Delaware, Richard Olney of Massachusetts, Alton B. Parker of New York are suggestive of the

legal ability to be found within the membership of the committee, and some additional names of international repute are borne by Charles Emory Smith, ex-postmaster general; General Benjamin F. Tracy, ex-secretary of the treasury, and Congressman Nicholas Longworth, the president's son-in-law. James Cardinal Gibbons is at the head of the hierarchy of the Roman Catholic church in America. He is a native of Baltimore and was made bishop coadjutor of that see in 1877, becoming archbishop the same year. Nine years later he was nominated to the cardinalate and invested with the insignia of a prince of the church. The cardinal is a thoroughbred American, as he has demonstrated on more than one occasion, and his reputation

both for probity and keen business insight is such that his name in connection with an enterprise is a power of strength. Scarcely less convincing is the name of Bishop McCabe, the revered chaplain of the One Hundred and Twenty-second Ohio in the civil war, with a record that is "all to the good." Governor Blanchard is a native of the Pelican State, born in Rapides parish in 1849. He was a member of congress for thirteen years and a United States senator for one term. Then he was elected to the supreme court of his state and served seven years, resigning from the bench to accept the nomination for governor. Governor Broward is also a native of the state of which he is now chief executive. In his younger days he was

a steamboat pilot on St. John's bar, Florida. In the eighties he owned an interest in a little steamer plying between two Florida river towns. Then he started a woodyard in Jacksonville, made money at the business, went into politics and eventually became a member of the state legislature. In 1904 he was elected governor for five years. Governor Pennypacker, another instance of a man who did not find it necessary to go out of his native state to secure high position, was born at Phoenixville, Pa. He is another veteran of the civil war and distinguished himself at Gettysburg. He is also an alumnus of the law department of the University of Pennsylvania and has written several works on legal subjects that are standard. Governor Roberts of Hartford, Conn., was born in Brook-

lyn and was educated for a lawyer, but abandoned the practice to succeed to his father's lucrative business of manufacturing woven wire mattresses. When he became rich—which he did forthwith—he went into politics and made such a good showing in the legislature and as lieutenant governor that he was eventually made governor of Connecticut. Governor Johnson is a notable representative of the large Scandinavian element in Minnesota. He was born at St. Peter, Minn., in 1861, the son of Swedish immigrants. When he was about eleven he had to go to work to help support the family and he learned the printer's trade. Later in life he became associated with the newspaper business, and he has made that his life work, finally going into politics

and in time becoming governor of a native state. Governor Hanly is a native of Illinois, but after he had worked over nine years in the Hoosier State he concluded to remain. He became a lawyer and entered the political field, serving several terms in the state legislature and then going to congress. He was elected governor last year. Colonel A. M. Shook, another member of the committee is reputed to be the richest man in Tennessee. Another southerner who will look after the interests of policy holders from his section is James C. Hemphill of Charleston, S. C. The Baptists of the country have a prominent representative in the Rev. Dr. Russell H. Conwell, pastor of the Baptist tabernacle in Philadelphia.

Third Pan-American Congress to Be Held at Rio de Janeiro; The Subjects to Be Discussed and Uncle Sam's Representatives

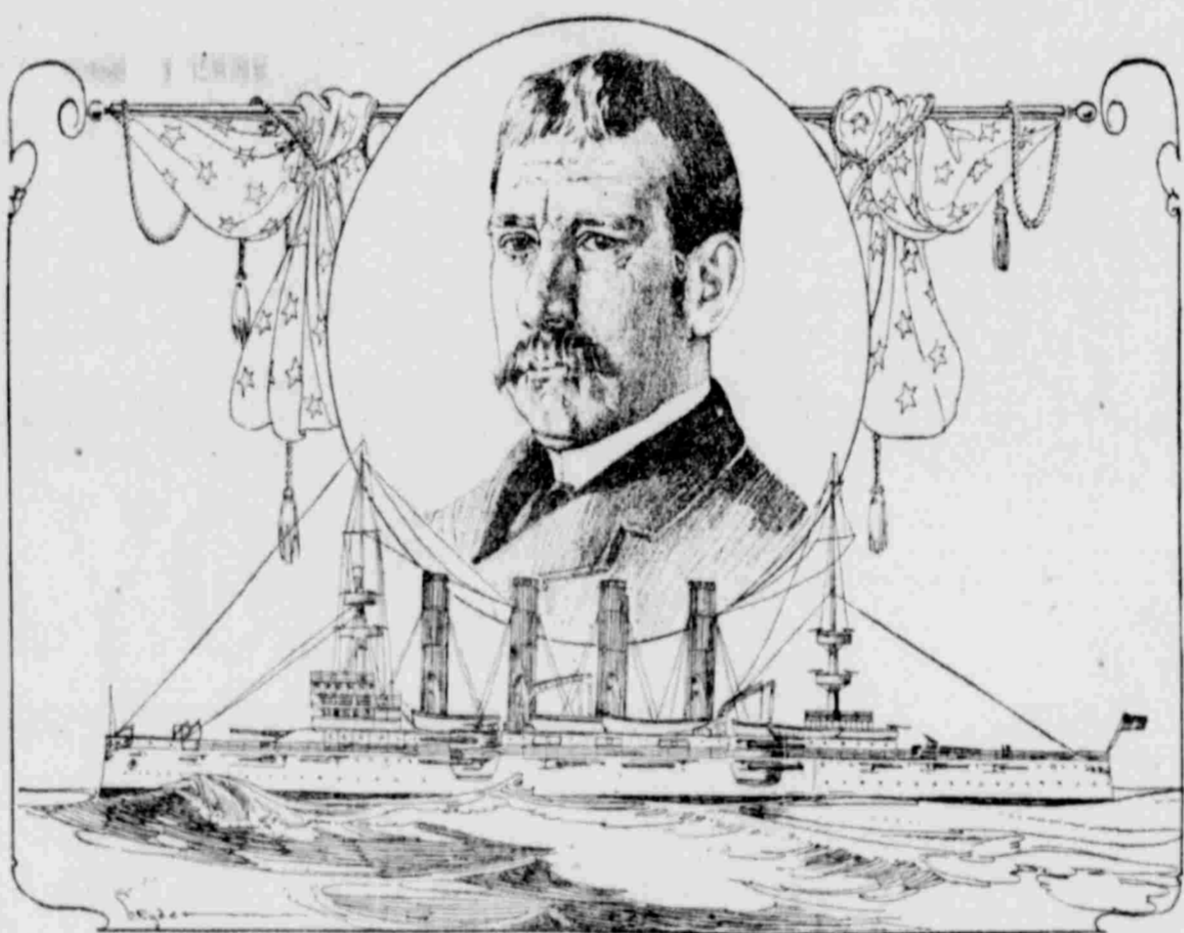
FAR greater results than were achieved by either of the two former pan-American congresses are expected to come from the conference of American Republics which convenes July 21 in Brazil. Gathered at Rio de Janeiro to discuss and decide upon measures that will be of mutual benefit to the republics of the western hemisphere are men of recognized ability in statesmanship and in professional and business life. They will take up matters of importance from many standpoints—friendship, diplomacy, commerce, industries and the arts and sciences. As in the two former conferences the delegates from the United States will play an important part.

The Central and South American countries are learning. Tradition, racial tendencies, political customs and old world diplomacy, including nearly every form of intrigue, have prompted them in the past to cling to European ideals. The aristocracy of the Latin-American republics is as jealous of its traditional position as is the nobility of Spain. Free religion, free schools and a free press are objectionable to many members of this aristocracy.

Another and more promising side to their national character has developed rapidly in recent years. Always courteous and to a large degree sympathetic, they are beginning to see the necessity for a broader treatment of their international relations. They realize that in those countries where individual freedom of thought and action is regarded almost as highly as national independence, industrial, intellectual and moral advancement is more rapid. They are coming to know that diplomacy without intrigue brings more desirable, safer and more lasting results.

More important to the United States, and with a wide bearing on its own affairs, is the fact that the Central and South American republics are learning not to distrust Uncle Sam. True, the conservative element, which is led by the unprogressive faction of the aristocracy and influenced by European interests that are jealous of this country, predicts dire disaster for the little republic that puts its head in the trap they constantly declare the United States is setting.

But the influence of that element is waning more every day. Our neighbors on the south are looking up to us as a friend and a leader. For many years our relations with Mexico have been extremely cordial and a similar condition exists between the United States and several of the others, Brazil being a notable instance. In this regard the visit of Secretary of State Elihu Root to all the South American countries, after a stay of two weeks or more at the congress, will have an important bearing. Mr. Root, who possesses a genial, sympathetic nature, has made many warm friends among the members of the diplomatic corps from the Latin-American states to this country. He



SECRETARY ELIHU ROOT AND THE CRUISER CHARLESTON.

appreciates their national aspirations and difficulties as do few of our public men. The object of his trip is to extend this acquaintance to the presidents, the ministers of foreign affairs and other officials of the South American countries. Mr. Root will be received cordially and much good should result. Mr. Root, who is making the journey on the United States cruiser Charleston, will be accompanied by Mrs. Root and Miss Root.

Secretary Root left New York on the Charleston Wednesday, July 4, expecting to arrive at San Juan Sunday, July 8, to leave San Juan Tuesday, July 10, arriving at Rio de Janeiro Monday, July 23, leaving Rio de Janeiro Monday, Aug. 6, arriving at Montevideo Friday, Aug. 10, leaving Montevideo Monday, Aug. 13, arriving at Buenos Ayres Tuesday, Aug. 14, leaving Buenos Ayres Sunday, Aug. 19, arriving at Valparaiso Thursday, Aug. 20, leaving Valparaiso Tuesday, Sept. 1, arriving at Callao Sunday, Sept. 3, leaving Callao Saturday, Sept. 15, arriving at Panama Saturday, Sept. 22, leaving Panama Tuesday, Sept. 25, arriving at New York Monday, Oct. 1.

The subjects that will be discussed at the congress include the following: Reorganization on a broader scale of usefulness of the bureau of American republics. Codification of international laws. Uniform regulations for patents and trademarks. Uniform customs and port regulations. Uniform regulations for copyrights. Uniform sanitary and quarantine

regulations and international recognition of professional diplomas.

Pan-American railroad project and establishment of steamship lines under subsidy, founding of an international bank and negotiation of reciprocity treaties.

The Drago doctrine that no contracted debt be collected by force. This principle which was first advanced by L. F. Drago, the celebrated Argentina jurist, may be referred to the next Hague peace conference for settlement, as it concerns European nations. Mr. Drago is a delegate to the present congress.

The above subjects were discussed at the first pan-American congress, which was held in Washington in 1889, and also at the second one, in the City of Mexico, in 1901. Few of the conclusions reached by either congress were ratified by all of the countries represented, but much was done by the exchange of views by prominent men from each country, some headway was made in the objects to be attained. If nothing more than further enlightenment, and a more cordial feeling between the various governments was promoted.

One important result was the bureau of American republics, which is located at Washington. It has proved of great value to the commercial interests of the countries represented. It prints reports in English, Spanish, Portuguese and French. William C. Fox, who is director of the bureau, is one of the secretaries of the United States delegates to the pan-American congress. WILLIS E. FRENCH.

The Romance of Fraulein Bertha Krupp, Gunmaker

THE recent announcement of the engagement of Fraulein Bertha Krupp revives the popular interest in this young woman who by the will of her father, the great gunmaker of Essen, became the richest heiress in the German empire. Ever since the tragic death of her father, who, it will be remembered, took his own life in a fit of momentary dementia, there have been numerous reports of Fraulein Krupp's intention to marry now this, now that, favored suitor, but never until now has such a rumor borne the marks of authenticity.

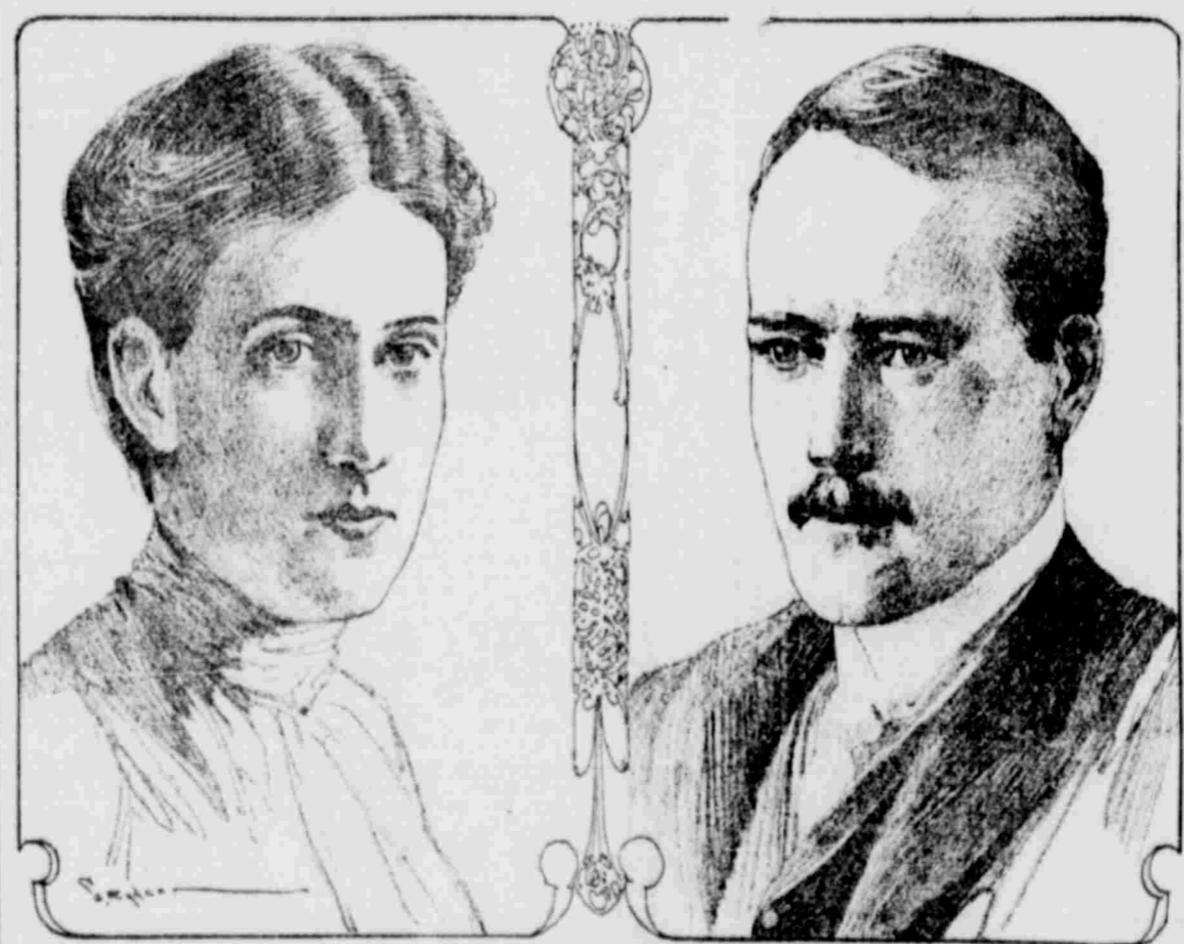
The fortunate young man is not, as might reasonably have been expected, her financial equal. Socially he seems to fill all the requirements, although it is a fact that both her friends and her sovereign regard the marriage as a misalliance. Her friends have said as much in no ambiguous terms, and the kaiser has been equally frank in his disapproval. There is no one of the number of Europeans more keenly alive to the value of opportunity than is the up to date Hohenzollern who now directs the destinies of the Teutonic people. It is a shock to his sense of fitness that the power residing in the Krupp millions should remain uninvolved; that she who might do so much has elected to do so little. A firm believer in the advantages of birth and station, he cannot understand or be brought to sympathize with Fraulein Krupp in her choice.

She might have married a prince. There are at least a dozen sure enough princes in the German empire, any one of whom she might have had for the choosing, and had she hesitated the kaiser would have made the selection gladly. But this young girl who has comprehended such a thing as poverty only in its most abstract form did not. It appears, look upon a prince as an especial luxury.

She may have inherited her indifference for social distinction. Her father was so markedly obtuse to the desirability of rank that he declined persistently the emperor's offers to make him a baron, with a promise of further ennoblement. The famous gunmaker was as proud of simple "Krupp of Essen" as is Wilhelm of his "divinely bestowed" title of "kaiser." The rather empty honor of "baron," which was so frequently thrust on him, but excited his contempt, and the loftier dignity of "prince," which was easily possible in his case, did not tempt him.

His daughter Bertha is quite content to bear no title other than the one conferred on her by the host of 40,000 workmen employed in her shops at Essen—"Our Lady of the Cannon." It is a title that is unique in its significance; no other person in the world may lay claim to it. It is also the expression of a power that is wielded by no other young woman in the empire—a real potency that no talent of nobility could confer.

In the late Russo-Japanese war most all of the big guns used on both sides came from Fraulein Krupp's factories. At the present time Germany, Russia, Italy, Austria, Norway, Denmark, Hol-



FRAULEIN BERTHA KRUPP.

GUSTAVUS VON BOHLEN-HALBACH.

land, Belgium, Spain, Portugal, Greece, Turkey, Switzerland and all of the South American republics depend on Essen for their artillery.

This is the young woman who has rejected princes and cadets of royal lineage, who has turned a deaf ear to the proposals of financiers and the entreaties of statesmen and has given her heart and her hand—and the \$5,000,000 a year that goes with them—to a penniless diplomat with nothing but his twelfth century pedigree and his good looks to recommend him. His name is Gustavus von Bohlen-Halbach, and he is the secretary of the German legation at the Vatican. He was born in Holland, his father being minister from Baden at the time. The family is an old one and is reputed to have considerable property in Baden and also in America. Gustavus was educated at Heidelberg and after graduation he traveled extensively, coming to the United States. Several years afterward he came again to America, as secretary of the German legation.

He proved to be a good diplomat, and he was sent to China to be secretary of the international conference to arrange peace terms. This was in 1900, and when he returned he was given the position of first secretary of the legation to the holy see, which is one of the most delicate missions in the world. It was in Rome that he first met Fraulein Krupp, who with her mother and younger sister was visiting the Eternal City. The German minister gave a dinner in honor of the Krupps, and the secretary was present. He made a very favorable impression at this first meeting both on Bertha and on Frau

Krupp, who invited him to call at their hotel. The acquaintance progressed famously, and the fortunate diplomat soon became the Krupps' constant companion on their excursions about the Holy City.

The young people spent many happy hours together, and before leaving Italy Frau Krupp invited Von Bohlen-Halbach to visit them at Essen. He accepted with alacrity and soon made his appearance at the Villa Hugel, the palatial home of the Krupps near Essen. It seems not to have occurred to the estimable Frau Krupp that there was any danger to be apprehended from the companionship of this agreeable young man. It is said that it was a great shock to the unsuspecting woman to learn that the interesting guest had chosen her for his mother-in-law.

But the owner of \$59,996 shares in the mammoth gun works at Essen, Kiel, Magdeburg and elsewhere, the value of which is more than \$100,000,000, laughed at all apparent obstacles. It deadened the sting of her father's disapproval over the nonappearance of a male heir to his riches to discover that his elder daughter had the will of a man. That will now declined to be influenced by family wishes and was unmoved even by the displeasure of the nation's imperial war lord and matchmaker.

For the rest, Fraulein Krupp, now in her twenty-second year, has proved herself to be an unusually shrewd and sensible young woman. She knows how to keep her vast interests in good running order, and she gives personal attention to the details of her business. GEORGE H. PICARD.

HERE AND THERE.

FROM THE REPORTS of the registrar general for Scotland it appears that the population in the middle of 1905 is estimated to have been 4,478,682. There is no one of the number of Europeans more keenly alive to the value of opportunity than is the up to date Hohenzollern who now directs the destinies of the Teutonic people. It is a shock to his sense of fitness that the power residing in the Krupp millions should remain uninvolved; that she who might do so much has elected to do so little. A firm believer in the advantages of birth and station, he cannot understand or be brought to sympathize with Fraulein Krupp in her choice.

largest on record, while the increase in the number of vessels on Lloyd's Register was one of the smallest on record. It is forbidden by law to use the name "champagne" on any wine made from grapes grown in France or elsewhere outside the area prescribed in the immediate vicinity of Rheims, consisting of about 45,000 acres. The soil

of this district produces an average of nearly \$20,000,000 worth each year. German firms are unable to fill all orders for automobiles. England sends orders for 250 or more machines at a time. It is believed that within the next few years there will be a general automobilization of omnibuses and all public vehicles. The situation in regard to the sale of Italian antiquities at present is such that a person not conversant with the law

may purchase a genuine antique from a dealer only to discover that the exportation of his purchase is actually prohibited, and his only recourse is to make a legal claim against the seller, which is a most expensive proceeding. In India the fashionable craze for motoring is bringing out in the native a very typical trait. A traveler was motoring into Calcutta, and on the way the car passed over a native and only just missed scalping him. As compensation the native received 10 shillings, with which he habited off quite gayly. Ever since natives in the neighborhood of Calcutta have been wildly throwing themselves in the way of every available motor, in the hope of similar "luck!"

The German consul general at Yokohama reports that 1,473 kilograms of gold and 36,528 kilograms of silver were mined in Japan during the first six months of 1905. Nine hundred and fifty kilograms of gold were produced in Persia during the same period. Notwithstanding the great distances covered the railways of India carry no sleeping cars. The seats can be converted into bunks, but travelers have to provide their own bedding. Nor are there any dining cars. Both men and women in Lapland dress precisely alike. They wear tunics belted loosely at the waist, breeches, wrinkled leather

and pointed shoes. Their whole appearance, in short, is identical, at least to the casual observer. A German scientist, after several years spent in experiments, has calculated the value of a flash of lightning in electric current at 1240.

Urging the parents to give their children a potato and oatmeal diet instead of tea, the bishop of Galway says that if his advice were carried out there would be less luxury in the country.